



Order Filed on March 27, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT District of New Jersey
Albert Russo CN 4853 Trenton, NJ 08650 (609) 587-6888 Standing Chapter 13 Trustee
In re:  Ephraim Checkanow Devorah Checkanow  Debtor(s)

Case No.: 19-32164 / MBK

Chapter: 13

Hearing Date: 03/25/2020

Judge: Michael B. Kaplan

### CHAPTER 13 STANDING TRUSTEE PRE-CONFIRMATION ORDER OF DISMISSAL

The relief set forth on the following page is **ORDERED**.

**DATED: March 27, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The Court having determined that dismissal of this case is appropriate, it is hereby

ORDERED that the debtors' case is dismissed for:

- failure to provide required documents to the Trustee prior to the 341(a) meeting, resulting in the meeting not being held
- failure to file a feasible plan, income and/or budget statement
- lack of prosecution

and it is further

ORDERED that:

Pursuant to 11 U.S.C. § 349(b), this court for cause retains jurisdiction over any application filed within 14 days of the date of this order by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

The Chapter 13 Standing Trustee may pay the balance of the standard attorney fees to the debtors' counsel in the amount of \$4,310.00 from available funds on hand received prior to dismissal.

Any funds held by the Chapter 13 Standing Trustee from payments made on account of the debtors' plan shall be disbursed to the debtors, less any applicable trustee fees and commissions, payments ordered for attorney fees, or any adequate protection payments due under the proposed plan, or by Court order.

*Any Order to Employer to Pay the Chapter 13 Trustee* that has been entered in this case is vacated, and the employer is ordered to cease wage withholding immediately.

All outstanding fees due to the Court are due and owing and must be paid within 7 days of the date of this order.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Ephraim Checkanow  
Devorah Checkanow  
Debtors

Case No. 19-32164-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2020.

db/jdb +Ephraim Checkanow, Devorah Checkanow, 44 Genesee Place, Lakewood, NJ 08701-1124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2020

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Moshe Rothenberg on behalf of Joint Debtor Devorah Checkanow moshe@mosherothenberg.com,  
alyson@mosherothenberg.com;ajohn880@gmail.com  
Moshe Rothenberg on behalf of Debtor Ephraim Checkanow moshe@mosherothenberg.com,  
alyson@mosherothenberg.com;ajohn880@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5